

As You Leave | Retirement From Dickinson

Retirement Checklist

You have finally reached retirement eligibility status at Dickinson College. As you consider retiring from the college, there are a few things to think about in the upcoming months or weeks before you formally retire. Where do you begin, what steps do you take, what do you do first and what options do you have with benefits or perks available to you after you retire?

Use this checklist to help you plan and move ahead with *Life Beyond Dickinson*:

- ◇ Review the [As You Leave Brochure](#)
- ◇ Schedule appointments with a financial advisor and/or legal counselor for advice and direction about your upcoming retirement plans.
- ◇ Schedule appointments with the Social Security and/or Medicare offices to learn how these services work (if you have not already done this).
- ◇ Schedule appointments with [TIAA](#) and/or [Fidelity](#) to discuss your retirement accounts.
- ◇ Schedule an appointment with [TIAA/Optum Financial](#) to learn about the **Retiree Healthcare Savings Plan** benefit.
- ◇ Explore **Medicare** options: Schedule a discussion with our [Medicare experts](#), or [sign up to attend a Medicare 101 presentation](#).
- ◇ Schedule a time for notification and/or planning discussion(s) with your supervisor.
- ◇ Request a [Retirement Discussion appointment](#) with Human Resource Services.
- ◇ Check-out the options available to you at the college in retirement and attend a **financial wellbeing** program to help plan your future.
- ◇ Provide written notice of your retirement decision to your supervisor and Human Resource Services. *At least 2 weeks notice or more is requested to allow for transition and planning purposes.*
- ◇ To schedule an exit interview, please complete the online form once you receive the email from Human Resource Services after you have provided your retirement notice.
- ◇ Provide the college with your preferred contact information in retirement, including your current email, phone number and home mailing address.
- ◇ On your last day—remember to turn in any keys or equipment that were assigned to you during your time at the college.

REQUEST AN APPOINTMENT

You may be ahead of the game and not have questions for Human Resource Services—but then again, you may still have a few thoughts that you would like to share with us about your experience with the college—or suggestions on how we can provide enhancements to the employee environment or changes that would offer improved outcomes in some way. Send an email or call us to schedule your Retirement Discussion appointment at your earliest convenience!

Email: hrrservices@dickinson.edu Phone: 717-245-1503

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TO BE A RETIREE

- Be age 60 years with at least 10 years of full-time service
- Be age 55 years with at least 20 years of service

OR

- For [Phased Retirement](#), be at least 55 years old with 10 years of full-time service



RETIREMENT PERKS!

As a retiree, you may enjoy some Dickinson programs in your new-found leisure time.

Some of the activities and events that you participated in while an employee remain open to you as a retiree.

- ◇ [Wellness programs](#) are available for retiree participation. There may be a nominal fee but these are generally free programs.
- ◇ A variety of cultural events on campus are open for retirees
- ◇ Seniors of Old Bellaire members continue to be invited back to celebrate with colleagues. Some of the other recognition annual events may also be available by invitation.
- ◇ The Library remains available to our retirees.
- ◇ The Kline Center also remains available to our retirees to stay fit and well!

Stay engaged with the campus community through a variety of activities and events offered throughout the year!

HOW DO I REGISTER TO AUDIT A CLASS?

If you are interested in auditing a class, start by sending an email to the Registrar's Office!

Adult students wishing to pursue courses at the college for personal enrichment and who do not want these courses to count toward a degree at Dickinson College may apply for permission to take a course on a space available basis and register through the Office of Continuing Education. Courses may be taken for credit or non-credit (audit).

After registering for a class(es), follow-up with Human Resource Services to complete a tuition remission form.

Contact the Office of Continuing Education at reg@dickinson.edu or call 717-245-1315.

LEARNING CONTINUES...

Continuing to learn novel concepts and take part in the exploration of new material or ideas keeps your brain active and healthy while also being a great way to stay connected with the Dickinson community!

Think of all the things you may want to try or learn about as you gain free time and the ability to do activities you previously did not have time to access.

From a visit to the college farm to exploring the depths of the collections in the Weiss Center's Trout Gallery—or checking out the physics labs or planetarium...the sky literally is the limit (or maybe not)!

If you are interested in taking a class or two and sharpening your mind in retirement, Dickinson offers the option to audit or take classes for credit at a greatly reduced rate for those 55 years and older—**but for our retirees auditing a class may be free based on your years of service and our tuition benefits.**

Any retiree considering or interested in taking a class should send an email to the Registrar's Office and also to Human Resource Services for more information. As an eligible retiree, you may audit a class by registering and submitting a tuition remission form to Human Resource Services.



Expanding your mind through books keeps your brain active and engaged with novel information!

FAQ'S

What happens to my insurance benefits?

Medical, dental, and/or vision insurance coverage will end on the last day of the month that you physically work*.

Will I be offered COBRA coverage for insurance benefits?

You and your covered dependents are eligible to continue your benefits through COBRA for 18 months or until you are eligible for Medicare (age 65), whichever occurs first. You will receive information after your last day of work regarding this continuation coverage and payment options directly from WageWorks (current COBRA rates are listed on www.dickinson.edu/insurancebenefits). Please be sure we have your current mailing address.

Am I able to keep my Dickinson email address?

Retired faculty keep their existing email addresses. Staff members may stay in touch by providing their preferred email address for any contact going forward after retirement.

I currently have eligible dependents...will they be able to use my tuition benefits after I retire?

Upon retiring from the College, Tuition Assistance and Tuition Remission support (for eligible dependents) continues with the contribution of the college based on years of service. For each two years of service, one year of assistance and/or remission is given per eligible dependent.

I have unused vacation time, sick time and holiday time remaining. Will this be included in my final pay?

Vacation, floating holiday and sick time do not constitute as work time when leaving the college. If you are leaving the College with more than one year of service and have given at least two weeks notice, **you will be paid for any earned, unused vacation as applicable.** This will be included in your final pay. **Unused floating holiday and sick days are not paid.**

HOW DO I ACCESS THE GATEWAY AND OTHER ITEMS?

Keeping in touch with Dickinson also includes your continued access to the Gateway after you retire. Only specific areas of the Gateway will be accessible based on your role as a retiree. To access, simply use your Dickinson username and network password that you have always used. This allows you to keep personal information up to date!

HELPFUL CONTACTS

AARP

717-238-2277
www.aarp.org

Fidelity Investments

800-343-0860
www.fidelity.com

Medicare

800-633-4227
www.medicare.gov

Medigap Insurance Policies

717-787-2317
877-881-6388

Meritain Health

Customer Service
800-925-2272
www.meritain.com

Office of Aging

717-240-6110

Optum Rx (Prescriptions)

800-382-0754
www.optumrx.com

Retiree Healthcare Savings Plan

877-554-1004
www.tiaa.org

Social Security Administration

Local Office:
200 S. Spring Garden Street Carlisle,
PA 17013
717-243-0085
866-635-0507
www.ssa.gov

TIAA

800-842-2888
www.tiaa.org

THE LIBRARY

As a retiree of the college, you may register for privileges to borrow books and materials as you wish.

Stop by the circulation desk Monday -Friday, 8 a.m.-5 p.m. to re-activate your Dickinson ID card. You may use your card to access the library as well as to borrow desired items.

Retirees also have limited access to interlibrary loans. All retirees have wireless access in the library.

Additionally, faculty retirees have Gateway access and also access to some in-house training sessions

*Keep your mind and body active—
read a book from the library and check out the variety
of options for fitness at the Kline Center!*



THE KLINE CENTER

Keeping active in retirement benefits your mind and body through supporting your wellbeing overall with increased circulation. Retirees continue to have access to the Kline Center for use of the Fitness Center, pool, indoor track and other amenities offered.

For the Kline Fitness Center, a brief [online orientation training](#) is required before access to use the equipment is permitted.

Personal trainers may be available to assist upon request for a fee. See the Kline Fitness Center attendants for questions and assistance when you arrive, or visit the [Kline Center webpage](#) for more information.

ENGAGED—APPRECIATED—CELEBRATED

As you begin your retirement, we hope you enjoy staying active and engaged in the Dickinson community through the variety of programs and events offered at the college and the surrounding areas.

We greatly appreciate your contributions over the many years of service given to Dickinson. We wish you the best and celebrate with you as you take this next step and begin your next venture to explore your world, expand your mind and stay active in our community as you wish!

WELLNESS@DICKINSON

[Wellness@Dickinson](#) supports our campus community to provide options for leading a healthy lifestyle. Retirees may continue to participate in our wellness program options. In some programs, there may be a small fee for participation or for materials required.

Programs held on campus or virtually are announced through the monthly Vitality newsletter, the Dickinson Today email blast as well as on the college's announcements and events webpages.

Registration in advance is strongly encouraged to reserve your spot for any programs offered. For assistance with registration or any questions, please send an email to devwell@dickinson.edu or call 717-245-1503.

Dancing “promotes health and renders the motions of the body easy and agreeable.”
–Benjamin Rush

OTHER BENEFITS & REMINDERS

Your voluntary benefits in some cases may continue after you retire from Dickinson, while in other cases there will be a brief period of time to resolve or finalize use of a benefit.

Flexible Spending Account:

Any funds remaining in your account at termination may be accessed for reimbursement by submitting a reimbursement claim within 31 days of your termination date from the college. The total available amount will reflect the amount contributed through payroll deduction up until your separation date. Your benefits card will not work after your last day.

Farmers Insurance: Contact Farmers GroupSelectSM at 800-438-6381 to advise them of your retirement from the college. Retirees are still eligible for the group rate.

Long Term Care: Please contact the provider to arrange billing and payment options.

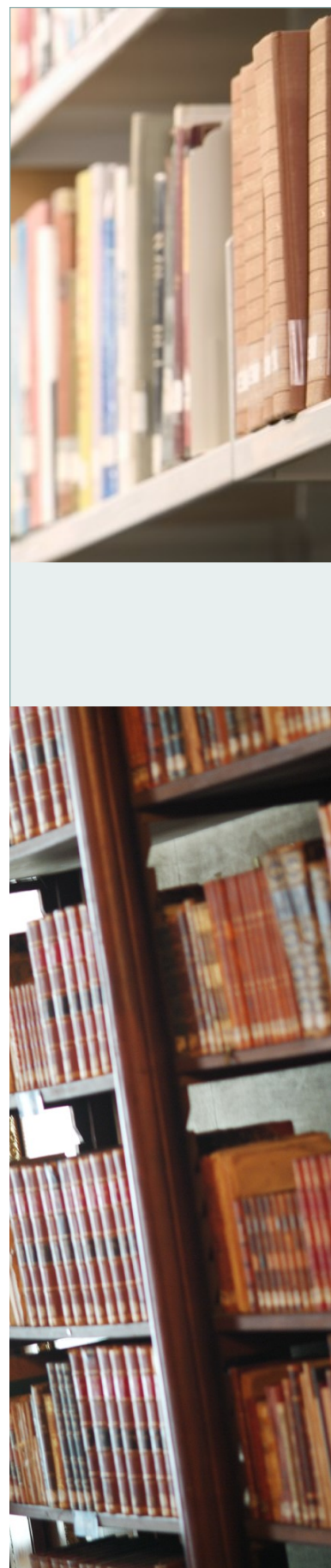
Home Buyers: The forgiveness loan will be forgiven in increments of 1/60 per month from the anniversary date of the home purchase over a five-year period. The entire sum is forgiven after

five years of home ownership. Any unforgiven amount of the loan is due and payable within 60 days of your retirement date. The unpaid balance due on the deferred loan is also due and payable within 60 days of retirement (termination of employment)

Address Changes: If you are moving or plan to move, please be sure to provide Human Resource Services with your new address. Federal regulations do not allow the Postal Service to forward W-2 or COBRA information.

Final Pay: Your final pay will be issued in the same manner as your previous pays. Your last day of employment is the actual last day that you physically work. Vacation, floating holiday and sick time do not constitute work time when leaving the college.

If you are leaving the college with more than one year of service and have given at least two weeks notice, you will be paid for any earned, unused vacation time as applicable. This will be included in your final pay. Unused floating holiday(s) or sick days are not paid.



DICKINSON COLLEGE

***Our mission is to
prepare young
people, by means of
a useful education in
liberal arts and
sciences, for
engaged lives of
citizenship
and leadership in
the service
of society.***

Dickinson College
Human Resource Services
PO Box 1773
Carlisle, PA 17013-2896

Phone: 717-245-1503
Fax: 717-245-1785
E-mail: hrrservices@dickinson.edu



Dickinson

RESOURCES FOR RETIREMENT PLANNING

Retiree Healthcare Savings Plan– What is this? Funds for retirement healthcare and eligible healthcare expenses in retirement. For more details about this benefit, or call **1-877-554-1004** for more information on how this benefit can work for you. Funds under this benefit are administered by TIAA and Optum Financial.

403 (b) Retirement Investment Funds – What do I do now? Your retirement funds that have been deposited with either TIAA or Fidelity are available for you to withdraw as early as age 59½, but must start by age 73 years. Schedule a visit with the appropriate TIAA or Fidelity representative to work out your strategy for withdrawals as soon as possible.

Upcoming Personal Retirement Counseling Dates

TIAA | Fidelity | 1:1 Counseling Sessions

Please check the current issue of Vitality or call Human Resources Services for the upcoming campus visit dates.

TIAA contact info to schedule an appointment: 1-800-732-8353 or www.tiaa.org/schedulenow

Fidelity contact info to schedule an appointment: 1-800-642-7131 or www.fidelity.com/atwork/reservations

Social Security Administration & Medicare Office, Carlisle PA

200 South Spring Garden Street | Carlisle, PA 17013 | 1-800-772-1213 or TTY: 1-800-325-0778

<https://www.ssofficelocation.com/carlisle-social-security-office-so1183>

Directions: From Court House Square (Hanover & High Streets):
Go East On High Street For 3 Blocks To Spring Garden Street. Turn Right On Spring Garden And Go ½ block. Office Is in Castle's Commons Shopping Center. **I-81 South Exit 49 (high St), I-81 North Exit 48 (York Rd):**
Drive West Toward Center of Town to Spring Garden Street. Turn Left On Spring Garden.

Reminder

This retirement information brochure is designed as a guideline to summarize specific programs provided by Dickinson College. It does not include all details and is not a substitute for professional counseling or advice from certified, professional financial planners or legal counsel.

If case of any conflict of information, official plan documents for benefits will govern.

Please contact Human Resource Services at 717-245-1503 or send an email to hrrservices@dickinson.edu for more information or with questions or concerns.